

## AMENDMENTS TO THE CLAIMS

This listing of claims replaces all prior versions, and listings, of claims in the application:

### Listing of Claims:

1. (Currently Amended) A method implemented by[[In]] a host system that exists within a network that includes the host system interposed between a cedent and ~~one or more~~ plurality of assumers, wherein a negotiation for reinsurance of a risk is conducted through various stages of negotiation between the cedent and the ~~one or more~~ plurality of assumers, a method for the host system facilitating the negotiation for reinsurance of a risk, comprising:

the host system receiving a submission of a risk for reinsurance from a cedent, the submission including a risk record describing the origin of the risk for which reinsurance is being sought, the risk record constructed from cedent collected information entered by the cedent into the system based on the cedent's association with the risk;

the host system conveying the submission to ~~selected~~ a plurality of assumers of reinsurance risks;

the host system receiving one or more responses to the submission from ~~selected~~ one or more of the plurality of assumers to whom the submission was conveyed, the received responses indicative of one or more assumers that are interested in negotiating for reinsurance of the risk;

the host system conveying the received responses to the cedent;

the host system receiving at least one negotiation reply from the cedent in response to the conveyed responses from the ~~selected~~ one or more of the plurality of assumers; [[ ; and]]

the host system storing the submission, the one or more responses and the at least one additional negotiation at the host system;

the host system providing an interface for viewing a negotiation history that includes the stored submission, the one or more responses and the at least one additional negotiation that are exchanged during the various stages of the negotiation and that are stored at the host system; and

the host system concluding the negotiation such that the risk is either bound or the negotiation is terminated without binding the risk.

2. (Currently Amended) A method as recited in claim 1 further comprising allowing additional responses from the one or more of the plurality of assumers necessary to continue or conclude the negotiation.

3. (Currently Amended) A method as recited in claim 2 further comprising allowing additional replies from the cedent to one or more of the plurality of assumers necessary to continue or conclude the negotiation with each assumer.

4. (Currently Amended) A method as recited in claim 3 further comprising monitoring the stages of the negotiation including the submission, the responses from the one or more of the plurality of assumers, and the replies from the cedent.

5. (Original) A method as recited in claim 4 further comprising providing an interface for viewing the stages of the negotiation and allowing input of the submission, responses, and replies.

6. (Currently Amended) A method as recited in claim 1 wherein the additional replies from the cedent comprises tailored replies responsive to one or more responses from one or more of the plurality of assumers.

7. (Previously Presented) A method as recited in claim 6 wherein the tailored reply provided to one assumer is isolated from tailored reply provided to another assumer such that one cedent can privately conduct multiple unique threads of negotiation with multiple assumers so as to isolate negotiations with different assumers from one another.

8. (Previously Presented) A method as recited in claim 6 wherein the reply provided to one assumer is not isolated from tailored reply provided to another assumer such that one cedent can conduct a negotiation with multiple assumers simultaneously to build consensus and obtained reinsurance capacity by syndication between multiple assumers.

9. (Original) A method as recited in claim 1 wherein concluding a negotiation comprises binding reinsurance of the risk submitted by the cedent.

10. (Original) A method as recited in claim 9 wherein upon binding reinsurance of a risk the assumer offers the risk to one or more assumers of reinsurance risk in a reinsurance market subject to the terms of the agreement with the cedent.

11. (Currently Amended) A method as recited in claim 1 wherein the act of conveying a submission to ~~one or more potential~~ a plurality of assumers of reinsurance risk comprises conveying the submission to all of the ~~potential~~ plurality of assumers identified by the cedent as assumers to whom conveyance of the submission is required.

12. (Currently Amended) A method as recited in claim 1 wherein the act of conveying a submission to ~~one or more~~ a plurality of assumers of reinsurance risk comprises conveying the submission to ~~one or more of the~~ a plurality of assumers identified by the cedent as assumers to whom conveyance of the submission is permitted.

13-21. (Cancelled)

22. (Currently Amended) A method implemented by[[In]] a cedent system that exists within a network system that includes a host system interposed between the cedent and ~~one or more~~ a plurality of assumers, wherein a negotiation for reinsurance of a risk is conducted through various stages of negotiation between the cedent and the ~~one or more~~ plurality of assumers, a method for the cedent system monitoring negotiations for reinsurance of a risk, comprising the acts of:

the cedent system submitting information for reinsurance of a risk to the host system, the information for reinsurance of the risk including a risk record describing the origin of the risk for which reinsurance is being sought, the risk record constructed from cedent collected information entered by a cedent into the cedent system based on the cedent's association with the risk, the information specifying a plurality of assumers to receive the submission;

the cedent system receiving one or more responses to the submission from one or more of the ~~potential~~ plurality of assumers to whom the submission was conveyed, the received responses indicative of one or more of the plurality of assumers that are interested in negotiating for reinsurance of the risk, wherein each response comprises one of an offer, a counteroffer, a quote, a plurality of alternative quotes, a refusal to quote, or an acceptance of a request to bind, wherein the one or more responses are received through the host system;

the cedent system submitting, through the host system, at least one negotiation reply to the response from one or more of the ~~potential~~ plurality of assumers;

the cedent system allowing additional responses and submitting additional replies necessary to continue or conclude the negotiation, the additional responses and additional replies being transmitted through the host system;

the cedent system monitoring the information and replies submitted and the responses received through the host system; and

the cedent system receiving access to an interface at the host system for viewing a stored negotiation history that includes the submitted information, the one or more responses and at least one negotiation reply.

23. (Original) The method as recited in claim 22 wherein the act of submitting information for reinsurance of a risk further comprises the act of classifying policy information of the risk to be reinsured.

24. (Original) The method as recited in claim 23 wherein the act of classifying policy information further comprises the act of selecting a policy class.

25. (Original) The method as recited in claim 23 wherein the act of classifying the policy information further comprises the act of selecting a policy type.

26. (Original) The method as recited in claim 23 wherein the act of classifying the policy information further comprises selecting a template for inputting policy information.

27. (Original) The method as recited in claim 23 wherein the act of classifying policy information of the risk to be reinsured comprises:

- selecting a policy class;
- selecting a policy type from a subset of policy types within the policy class;
- selecting a template for inputting policy information, the template tailored to the policy type; and
- inputting policy information into the selected template.

28. (Original) The method as recited in claim 22 wherein the act of submitting information for reinsurance of a risk further comprises the act of classifying reinsurance being sought.

29. (Original) The method as recited in claim 28 wherein the act of classifying reinsurance being sought comprises selecting a reinsurance type.

30. (Original) The method as recited in claim 28 wherein the act of classifying reinsurance being sought further comprises selecting perils for which reinsurance is sought.

31. (Original) The method as recited in claim 28 wherein the act of classifying reinsurance being sought further comprises selecting a currency for the reinsurance being sought.

32. (Original) The method as recited in 28 wherein the act of classifying reinsurance being sought comprises:

- selecting a reinsurance type;
- selecting perils on which reinsurance is sought; and
- selecting a currency for the reinsurance being sought.

33. (Original) The method as recited in claim 22 wherein the act of submitting information for reinsurance of a risk includes inputting policy information of the insurance policy for which reinsurance is being sought.

34. (Original) The method as recited in claim 22 wherein the act of submitting information for reinsurance of a risk includes inputting underwriting information for the policy for which reinsurance is being sought.

35. (Original) The method as recited in claim 22 wherein the act of submitting information for reinsurance of a risk includes inputting preferred terms of reinsurance being requested.

36. (Original) The method as recited in claim 22 wherein the act of submitting information for reinsurance of a risk further comprises attaching a file to the risk information to be submitted.

37. (Currently Amended) A method implemented by[[In]] an assumer system that exists within a network system that includes a host system interposed between a cedent and the assumer system, wherein a negotiation for reinsurance of a risk is conducted through various stages of negotiation between the cedent and the assumer system, a method for the assumer system monitoring negotiations for reinsurance of a risk, comprising the acts of:

the assumer system receiving a submission for a risk of reinsurance from a cedent wherein the submission is received by a plurality of assumers through the host system, the submission including a risk record describing the origin of the risk for which reinsurance is being sought, the risk record constructed from cedent collected information entered by a cedent based on the cedent's association with the risk;

the assumer system providing a response to the submission from the cedent wherein the response comprises one of an offer, a counteroffer, a quote, a plurality of alternative quotes, a refusal to quote, a request for additional information, or an acceptance of a request to bind, the response indicative of an interest in negotiating for or concluding reinsurance of the risk, the response being provided through the host system;

the assumer system receiving the submission of at least one negotiation reply from the cedent through the host system;

the assumer system providing additional responses and allowing additional replies necessary to continue or conclude the negotiation through the host system;

the assumer system monitoring the information exchanged during the various stages of the negotiation through the host system, wherein the information exchanged includes submissions of risks received, submission of replies received, and responses provided to the submissions during negotiations for reinsurance of a risk; and

the assumer system receiving access to an interface of the host system for facilitating the negotiation, the interface providing access to a stored negotiation history, including information exchanged during the various stages of the negotiation and that includes at least the submission for a risk, the response to the submission and the at least one negotiation reply .

38. (Previously Presented) The method of claim 37 further comprising the act of the assumer system submitting an endorsement to the cedent to request an alteration of the terms agreed upon by the parties during the negotiation.

39. (Previously Presented) The method of claim 38 further comprising the act of the assumer system receiving from the cedent a reply to the submission of the endorsement wherein the reply comprises either an acceptance or a rejection of the altered terms of the agreement.



40. (Currently Amended) A computer program product for implementing, in a network system, that includes a cedent and ~~one or more~~ a plurality of assumers and also includes a processing device for receiving and conveying data, a method for facilitating negotiations for reinsurance of a risk, the computer program product comprising:

a computer-readable medium carrying computer-executable instructions for implementing the method recited in claim 1.

41. (Currently Amended) The ~~method-computer program product~~ of claim 40, wherein the method further comprises an ~~further comprising the~~ act of requiring the cedent to take action with respect to a group of responses related to a given submission before continuing or concluding the negotiation.

42. (Currently Amended) The ~~method-computer program product~~ of claim 41 wherein the act of requiring the cedent to take action with respect to a group of responses comprises requiring a cedent to decline all outstanding offers before binding a risk.

43. (Currently Amended) The ~~method-computer program product~~ of claim 40, wherein the method further comprises an ~~further comprising the~~ act of maintaining a file for holding a cedent's unassumed submissions and assumed reinsurance risks wherein the file permits the cedent to access information related to the unassumed submissions and the assumed reinsurance risks.

44. (Previously Presented) The method as recited in claim 1, wherein concluding the negotiation such that the risk is either bound or the negotiation is terminated without binding the risk comprises iteratively changing the state of the negotiation between the cedent and the assumer interested in negotiating for reinsurance of the risk based on the content of further responses and replies as the further responses and replies are exchanged.

45. (Currently Amended) The method as recited in claim 1, wherein receiving one or more responses to the submission from ~~selected~~ one or more of the plurality of assumers to

whom the submission was conveyed ~~reinsurance of the risk~~ comprises receiving a response from an assumer that requests additional information from the cedent and wherein conveying the received responses to the cedent comprises conveying the request for additional information to the cedent.

46. (Previously Presented) The method as recited in claim 1, wherein receiving a reply from the cedent for a received response from an assumer interested in negotiating for reinsurance of the risk comprises an act of receiving a request from the cedent, the request requesting more information from the assumer interested in negotiating for reinsurance of the risk.

47. (Previously Presented) The method as recited in claim 1, wherein receiving a reply from the cedent for a received response from an assumer interested in negotiating for reinsurance of the risk comprises an act of receiving a counteroffer from the cedent.

48. (Currently Amended) The method as recited in claim 1, wherein the method further includes the host sending a notification to at least one of the ~~selected~~ plurality of assumers or the cedent in the form of an email having an embedded URL to a website of the host system and that links to data concerning the negotiation.

49. (Previously Presented) A method as recited in claim 23, wherein the stored negotiation history is stored at the host system.

50. (Previously Presented) A method as recited in claim 38, wherein the stored negotiation history is stored at the host system.

51. (Previously Presented) A method as recited in claim 1, wherein the interface includes a selectable display object which is linked to the stored negotiation history.

52. (New) A method implemented by a host system that exists within a network that includes the host system interposed between a cedent and a plurality of assumers, wherein a negotiation for reinsurance of a risk is conducted through various stages of negotiation between the cedent and the plurality of assumers, a method for the host system facilitating the negotiation for reinsurance of a risk, comprising:

the host system providing an interface containing fields for receiving a submission of a risk for reinsurance from a cedent, the interface comprising fields corresponding to policy information, underwriting information and reinsurance information, the interface further comprising a submit button wherein in response to the cedent selecting the submit button, the host system conveys the submission to a plurality of assumers of reinsurance risks;

the host system receiving one or more responses to the submission from the plurality of assumers to whom the submission was conveyed, the received responses indicative of one or more assumers that are interested in negotiating for reinsurance of the risk;

the host system displaying the received responses in the interface, the interface providing response buttons for the cedent to respond to a corresponding assumer of each received response, the response buttons comprising a counter offer button, a refuse offer button, and an accept button wherein when the cedent selects the counter offer button, the refuse offer button, or the accept button, the host system conveys the corresponding counter offer, refusal, or acceptance to the corresponding assumer;

the host system storing the submission and one or more responses at the host system;

the host system providing an interface for viewing a negotiation history that includes the stored submission and the one or more responses that are exchanged during the various stages of the negotiation and that are stored at the host system; and

the host system concluding the negotiation such that the risk is either bound or the negotiation is terminated without binding the risk.